

Appl. No. 09/506,434

Response to Final Rejection dated February 28, 2005

Amendment after Final Rejection dated April 26, 2005

AMENDMENTS TO THE CLAIMS:

Please amend claims 1, 15, 21, 50, 55 and 59 as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application:

1 (currently amended). A system for depositing the value associated with conventional checks into the bank account of a customer payee comprising:

an interface to a customer terminal, the customer terminal being located remotely from a bank;

an automated banking system connected to the customer terminal interface via a communication link; and

an interface to a check clearing system, the check clearing system connected to the automated banking system via a communication link, the check clearing system being located remotely from the automated banking system,

wherein the automated banking system is configured such that information from a conventional check is entered into the customer terminal, and

wherein the automated banking system and check clearing system are configured to effectuate deposit of the discrete value of each check into an account of the customer payee without physical receipt of the conventional check by the automated banking system.

2 (withdrawn). The system of claim 1, wherein the remote customer terminal comprises a telephone.

3 (withdrawn). The system of claim 1, wherein the remote customer terminal comprises a facsimile machine.

4 (previously presented). The system of claim 1, wherein the remote customer terminal comprises a personal computer.

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5 (canceled).

6 (withdrawn). The system of claim 1, wherein the remote customer terminal comprises a keypad for data entry.

7 (withdrawn). The system of claim 1, wherein the remote customer terminal comprises a keyboard for data entry.

8 (withdrawn). The system of claim 1, wherein the remote customer terminal comprises a microphone for data entry.

9 (withdrawn). The system of claim 1, wherein the remote customer terminal comprises a magnetic ink character reader for data entry.

10 (previously presented). The system of claim 1, wherein the remote customer terminal comprises a digital image scanner for data entry.

11 (previously presented). The system of claim 10, wherein the digital image scanner comprises optical recognition software to convert machine printed characters to electronic text.

12 (withdrawn). The system of claim 10, wherein the digital image scanner comprises intelligent character recognition to convert handwritten characters to electronic text.

13 (previously presented). The system of claim 1, wherein the remote customer terminal comprises a printer for printing receipts or marking checks.

14 (canceled).

15 (currently amended). A computerized method for allowing a bank customer to deposit the value of conventional checks into a bank account from a location that is remotely situated with respect to a bank, comprising:

(a.) receiving conventional checks payable to a bank customer payee;

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(b.) logging the bank customer payee onto an automated banking system from a customer terminal that is remotely situated with respect to a bank and the automated banking system;

(c.) entering transaction data into the customer terminal;

(d.) processing the discrete value of each check for deposit by the automated banking system without physical receipt of the conventional check by the automated banking system; and

(e.) receiving by the bank customer a result of the transaction for each check.

16 (withdrawn). The method of claim 15 wherein the result of the transaction in step (e.) comprises a credit to the bank customer's account.

17 (previously presented). The method of claim 15 wherein the result of the transaction in step (e.) comprises a provisional credit to the bank customer's account.

18 (withdrawn). The method of claim 15 wherein the result of the transaction in step (e.) comprises denial.

19 (withdrawn). The method of claim 15 wherein the result of the transaction in step (e.) comprises marking a check to prevent redeposit.

20 (canceled).

21 (currently amended). A computerized method for allowing a bank to process check deposit transactions that are initiated by a bank customer at a remote location, comprising:

(a.) receiving a request from a bank customer on a terminal that is remotely situated from a bank for authorization to make a transaction using an automated banking system, wherein the terminal is remotely situated from the automated banking system;

(b.) authorizing a bank customer payee as a user on the automated banking system;

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(c.) receiving transaction data related to the deposit of a conventional check payable to the bank customer, where the payor is someone other than the bank customer; and

(d.) processing the transaction for the discrete value of each check without physical receipt of the conventional check by the automated banking system.

22 (withdrawn). The method of claim 21 wherein the processing in step (d.) comprises electronic funds transfer.

23 (withdrawn). The method of claim 21 wherein the processing in step (d.) comprises electronic check presentment.

24 (withdrawn). The method of claim 21 wherein the processing in step (d.) comprises printing a reconstructed check, and physically routing the reconstructed check to the paying bank for payment.

25-26 (canceled).

27 (withdrawn). The method of claim 24 wherein the reconstructed check is printed from an image of the check being presented for deposit by the bank customer.

28 (withdrawn). The method of claim 21 wherein the processing in step (d.) comprises marking the check to prevent redeposit.

29 (canceled).

30 (withdrawn). The system of claim 1, wherein the automated banking system is further configured to provide a provisional credit to an account of the customer payee.

31 (withdrawn). The method of claim 21, further comprising providing a provisional credit to the bank customer.

32 (withdrawn). A system for depositing the value associated with conventional checks into the bank account of a customer payee comprising:

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an interface to a customer terminal, the customer terminal being located remotely from a bank, the customer terminal further being selectively locatable by a customer payee;

an automated banking system connected to the customer terminal interface via a communication link; and

an interface to a check clearing system, the check clearing system connected to the automated banking system via a communication link,

wherein the automated banking system is configured such that information from a conventional check is entered into the customer terminal;

wherein the automated banking system and check clearing system are configured to effectuate deposit of the discrete value of each check into an account of the customer payee; and

wherein the automated banking system is configured to provide a provisional credit to the customer payee.

33 (withdrawn). The system of claim 32, wherein the remote customer terminal comprises a telephone.

34 (withdrawn). The system of claim 32, wherein the remote customer terminal comprises a facsimile machine.

35 (withdrawn). The system of claim 32, wherein the remote customer terminal comprises a personal computer.

36 (withdrawn). The system of claim 32, wherein the remote customer terminal comprises a keypad for data entry.

37 (withdrawn). The system of claim 32, wherein the remote customer terminal comprises a keyboard for data entry.

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38 (withdrawn). The system of claim 32, wherein the remote customer terminal comprises a microphone for data entry.

39 (withdrawn). The system of claim 32, wherein the remote customer terminal comprises a magnetic ink character reader for data entry.

40 (withdrawn). The system of claim 32, wherein the remote customer terminal comprises a digital image scanner for data entry.

41 (withdrawn). The system of claim 40, wherein the digital image scanner comprises optical recognition software to convert machine printed characters to electronic text.

42 (withdrawn). The system of claim 40, wherein the digital image scanner comprises intelligent character recognition to convert handwritten characters to electronic text.

43 (withdrawn). The system of claim 32, wherein the remote customer terminal comprises a printer for printing receipts or marking checks.

44 (withdrawn). A method for allowing a bank to process check deposit transactions that are initiated by a bank customer at a remote location, comprising:

(a.) receiving a request from a bank customer on a terminal that is remotely situated from a bank for authorization to make a transaction using an automated banking system, wherein the terminal is selectively locatable by the bank customer;

(b.) authorizing a bank customer payee as a user on the automated banking system;

(c.) receiving transaction data related to the deposit of a conventional check payable to the bank customer, where the payor is someone other than the bank customer;

(d.) processing the transaction for the discrete value of each check; and

(e.) providing a provisional credit to the bank customer.

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45 (withdrawn). The method of claim 44 wherein the processing in step (d.) comprises electronic funds transfer.

46 (withdrawn). The method of claim 44 wherein the processing in step (d.) comprises electronic check presentment.

47 (withdrawn). The method of claim 44 wherein the processing in step (d.) comprises printing a reconstructed check, and physically routing the reconstructed check to the paying bank for payment.

48 (withdrawn). The method of claim 47 wherein the reconstructed check is printed from an image of the check being presented for deposit by the bank customer.

49 (withdrawn). The method of claim 44 wherein the processing in step (d.) comprises marking the check to prevent redeposit.

50 (currently amended). A system for depositing the value associated with conventional checks into the bank account of a customer payee comprising:

an interface to a customer terminal, the customer terminal being located remotely from a bank, wherein the customer payee controls access to the customer terminal;

an automated banking system connected to the customer terminal interface via a communication link, the automated banking system being located remotely from the customer terminal interface; and

an interface to a check clearing system, the check clearing system connected to the automated banking system via a communication link, the check clearing system being located remotely from the automated banking system,

wherein the automated banking system is configured such that information from a conventional check is entered into the customer terminal, and

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wherein the automated banking system and check clearing system are configured to effectuate deposit of the discrete value of each check into a demand deposit account of the customer payee without physical receipt of the conventional check by the automated banking system.

51 (previously presented). The system of claim 50, wherein the remote customer terminal comprises a personal computer.

52 (previously presented). The system of claim 50, wherein the remote customer terminal comprises a digital image scanner for data entry.

53 (previously presented). The system of claim 52, wherein the digital image scanner comprises optical recognition software to convert machine printed characters to electronic text.

54 (previously presented). The system of claim 50, wherein the remote customer terminal comprises a printer for printing receipts or marking checks.

55 (currently amended). A computerized method for allowing a bank customer to deposit the value of conventional checks into a bank account from a location that is remotely situated with respect to a bank, comprising:

(a.) receiving conventional checks payable to a bank customer payee;

(b.) logging the bank customer payee onto an automated banking system from a customer terminal that was previously associated with a demand deposit account of the bank customer payee, wherein the customer terminal is remotely located from the automated banking system, wherein further access to the customer terminal is controlled by the bank customer payee;

(c.) entering transaction data into the customer terminal;

(d.) processing the discrete value of each check for deposit by the automated banking system from the customer terminal into the associated demand deposit account without physical receipt of the conventional check by the automated banking system; and

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(e.) receiving a result of the transaction for each check.

56 (previously presented). The method of claim 55, wherein the customer terminal comprises a digital image scanner comprising optical recognition software capable of converting machine printed characters to electronic text.

57 (previously presented). The method of claim 56, wherein entering transaction data into the customer terminal comprises scanning the checks using the digital image scanner.

58 (previously presented). The method of claim 55, wherein the result of the transaction in (e.) comprises a provisional credit to the associated demand deposit account.

59 (currently amended). A computerized method for allowing a bank to process check deposit transactions that are initiated by a bank customer at a remote location, comprising:

(a.) associating a terminal with a demand deposit account of a bank customer, wherein the terminal is remotely situated from a bank, wherein further the bank customer controls the location of the terminal; thereafter

(b.) receiving a request from the bank customer through the terminal for authorization to make a transaction using an automated banking system, wherein the terminal is remotely situated from the automated banking system;

(c.) authorizing the bank customer payee as a user on the automated banking system;

(d.) receiving transaction data related to the deposit of a conventional check payable to the bank customer into the associated demand deposit account, where the payor is someone other than the bank customer; and

(e.) processing the transaction for the discrete value of each check without physical receipt of the conventional check by the automated banking system.

60 (new). The system of claim 1, wherein further each conventional check is optionally subjected to one or more actions to prevent redeposit of the conventional check.

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61 (new). The system of claim 60, wherein the one or more actions comprise marking each conventional check by human or machine readable ink, physical capture of each conventional check or combinations thereof.

62 (new). The system of claim 50, wherein further each conventional check is optionally subjected to one or more actions to prevent redeposit of the conventional check.

63 (new). The system of claim 62, wherein the one or more actions comprise marking each conventional check by human or machine readable ink, physical capture of each conventional check or combinations thereof.

64 (new). The method of claim 55, further comprising (f.) optionally subjecting each conventional check to one or more actions to prevent redeposit of the conventional check.

65 (new). The method of claim 64, wherein the one or more actions comprise marking each conventional check by human or machine readable ink, physical capture of each conventional check or combinations thereof.

66 (new). The method of claim 59, further comprising (f.) optionally subjecting each conventional check to one or more actions to prevent redeposit of the conventional check.

67 (new). The method of claim 66, wherein the one or more actions comprise marking each conventional check by human or machine readable ink, physical capture of each conventional check or combinations thereof.